

✓ ***Your Medicare Expert***

From the Massachusetts Executive Office of Elder Affairs Insurance Counseling and Assistance Program-SHINE

*Paul Cellucci
Governor*

*Lillian Glickman
Secretary*

NEW MEDICARE COVERAGE IN 1998 FOR PREVENTIVE CARE

Mammography

New Medicare coverage pays for annual screening mammograms for all women age 40 and over, and will pay for one baseline mammogram for female beneficiaries between the ages of 35-39.

The Part B deductible will be waived so only the 20% coinsurance will still be charged. Male and female beneficiaries can have a diagnostic mammogram for diagnosis of suspected illness as frequently as their doctor thinks necessary.

Screening Pap Smear and Pelvic Exams

Screening pap smears and pelvic exams (including a clinical breast exam) will be covered every 3 years. Now, annual pap smears are available for women who are at high risk for cervical or vaginal cancer.

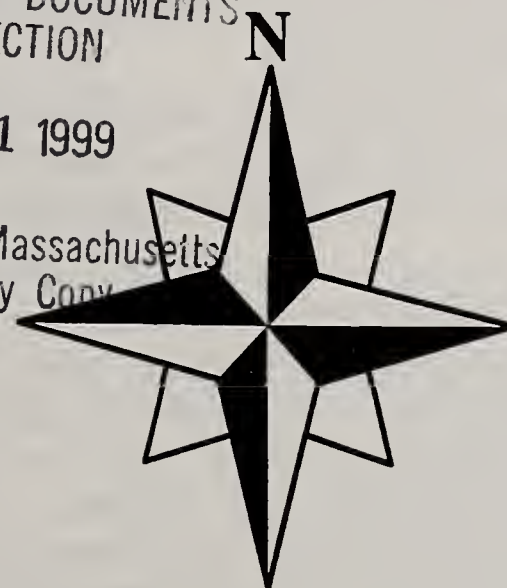
The deductible will be waived for screening pap smears and pelvic exams. Medicare pays 100% of Medicare approved amount for laboratory testing and 80% of Medicare approved amount for exam. The beneficiary will be responsible for the 20% co-payment.

For more information contact the SHINE Program at your local COA

GOVERNMENT DOCUMENTS
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MEDICARE COVERAGE-CONT.

Diabetes Self-Management

Starting in July Medicare will pay for all diabetics, without regard to insulin use and will pay for diabetes self-management training given through non-hospital programs so that services may be provided by physicians and other entities in addition to hospitals.

Bone Mass Density Measurements

Medicare will now provide coverage for procedures to identify bone mass, detect bone loss, or determine bone quality, including a physician's interpretation of the results.

For more information on Medicare benefits contact your regional SHINE Program (see page 4).

Medicare Fraud and Abuse

Health Care Fraud and Abuse Project Gets Underway at EOEa.

The *Curbing Abuse in Medicare (CAM) Project*, to combat waste, fraud and abuse in Medicare and Medicaid, is underway at the Executive Office of Elder Affairs.

Q. What is Fraud?

A. The intentional over-billing by health care providers that result in unlawful payments to that person or another person.

Q. What is Abuse?

A. Unintentional billing errors by healthcare providers that could result in overpayment for services.

Examples of fraud or abuse:

- A Medicare patient receives an Explanation of Your Medicare Benefits statement from Medicare with charges for five physical therapy treatments at \$50 per visit at the hospital's physical therapy clinic. The patient actually had three 10-minute sessions while confined to her hospital bed.
- A Medicare patient receives a bill for \$350 as balance due from a Physician's Group Practice. The patient immediately sends a check for full payment to the PGP to protect her credit. Three months later, the PGP receives a payment of \$350 from Medicare for the same services but does not notify or return the duplicate payment to the patient.

The three year CAM project was awarded to EOEa under a Federal grant from the Administration on Aging (AoA). The grant is being administered and managed within the Commonwealth's "Serving Health Information Needs of

Elders "(SHINE) program under Mary K. Bowne, Director of SHINE and "Curbing Abuse in Medicare" Project Director.

The project got underway in March with the appointment of Richard Miranda of Wakefield as CAM Project Manager. Richard was recently trained and certified as a volunteer SHINE counselor. He is a recent retiree of BankBoston and past instructor at Northeastern University.

Fraud is a serious problem. The Federal Government's General Accounting Office estimates that of the \$196 billion Medicare spends each year, 10% is lost to fraud. These losses consequently increase Medicare premiums and reduce health care services. For more information on the CAM Project contact the SHINE Program at your local COA.

Volunteer Opportunities with the SHINE Program

The SHINE Program is pleased to announce its training schedule for 1998. Many elders are in need of help and advice in deciding what kinds of health insurance benefits would suit their needs, the amount of health insurance coverage they should have, and how to take full advantage of the coverage they already have. With many insurance companies specializing in selling Medicare Supplements, Long-Term Care insurance, and other products to a rapidly growing segment of the adult population, and with the changing Medicare system, many elders are confused and vulnerable. Untold dollars are being wasted by consumers as a result of complex, confusing, or inaccurate information about health insurance coverage, claims processing and beneficiary rights. SHINE-Serving Health Information Needs of Elders is an insurance counseling and assistance program. There are 17

Regional Programs and over 300 health insurance counselors assisting Medicare beneficiaries in all communities in Massachusetts

The goals of the SHINE Program are to:

- Educate older citizens about their health insurance coverage and benefits, consumer rights, insurance industry performance and consumer safeguards.
- Provide hands-on advice and service to consumers in understanding their health insurance coverage, and eligibility for programs.
- Protect consumers from fraud, misdirected collection agencies and unlawful or overzealous providers.
- Empower consumers to make informed decisions concerning health insurance options, exercising appeal and grievance rights, and recommending system reforms.

To increase services to Massachusetts' Medicare beneficiaries, the SHINE Program is recruiting volunteer counselors for its upcoming training sessions. If you can volunteer 2-8 hours per week and enjoy assisting others we would be interested in talking to you.

To learn more about the SHINE Program and volunteer training dates contact your regional SHINE program. (See page 4)

From the SHINE Program Director

SHINE Counselors have been very busy

SHINE Counselors have been very busy over the past 12 months. First, the rising Medigap premiums for policies with prescription drug coverage caused many people to seek out Counselors to learn about other options for supplemental coverage. Also, several state health

benefits programs were launched, including the new Senior Pharmacy Program, individual health insurance reform, and an extension of the Medicaid program to adults who are disabled, long-term unemployed or who are working but earning a low income. With the passage of each new reform measure, SHINE Counselors learned about each new option so they could, in turn, help senior citizens in their local communities.

New Programs and How SHINE Counselors Can Help You

The **Senior Pharmacy Program** provides seniors with up to \$750 per year in prescription drug coverage, so long as one is 65 or older, a Massachusetts resident without any other prescription drug coverage whose income is not greater than \$12,084 per year. Counselors have helped hundreds of senior citizens to compare the benefits and costs between HMO plans, Medigap policies and the senior prescription benefit. The most appropriate choice for benefits and coverage depends upon each person's unique circumstances.

The Commonwealth of Massachusetts passed dramatic health care reform in 1997 for both private and public health insurance. Many older unemployed individuals, especially those between age 55 to 64, contact SHINE looking for answers to how they can insure themselves as individuals since they are no longer part of a group health plan. In the past, it was often quite difficult to purchase a policy* because insurers could reject any applicant based upon a poor health history, or could charge higher premiums for older applicants. **Massachusetts' Non-Group Health Care laws were reformed.** Now issuers of

individual insurance must now sell to all applicants, regardless of poor health conditions, and may only charge premium rates restricted within a limited range for all applicants. SHINE Counselors helped many people to learn more about plans available in this area.

Medicaid opened up coverage to more people, especially for adults ages 18-24 who are long-term unemployed, or low-income working adults. For persons under age 65 the Medicaid income eligibility is \$893 per month for single persons and \$1203 per month for married couples; and, there is no asset test.

If anyone you know is in need of health care coverage, and are either low income, long term unemployed or disabled, please encourage them to contact MassHealth at 1-800-841-2900 or a local SHINE Counselor for more information about these new and important programs.

New Systems for Medicare Beneficiaries: The Counseling Challenge for 1999

Coming in 1999, Medicare will allow many more types of health insurance programs for senior citizens. These options are often called Medicare+Choice or are sometimes referred to as "Medicare Part C." In 1999 and thereafter, in addition to the standard Medicare HMOs, new managed care choices will be introduced that will vary by the type of out-of-plan coverage the plan may or may not pay for, and the types of additional benefits beyond Medicare offered by each plan. Medicare is in the process of writing rules and regulations for these plans.

In the coming months, we will be preparing the Counselors of SHINE to be

ready to help you understand Medicare+Choice options in 1999.

Health Benefits University

This summer, a Health Benefits University will be conducted for all staff of Councils on Aging and Aging Service Access Points. The training will be held in July and August and will consist of 2 day sessions.

Day 1 - Medicare+Choice

Day 2 - Public Benefits and the application process.

More information will be coming to you on the Health Benefits University Program, an exciting partnership between EOEa, MCOA, and Mass Home Care.

SHINE REGIONAL PROGRAMS

Berkshire County	800-957-3557
Franklin/Hampshire	800-498-4232
Hampden County	800-307-4463
Central Mass AAA	800-244-3032
BayPath /Framingham	800-287-7284
HESSCO/Foxboro	800-462-5221
Danvers/No. Shore	800-598-1122
Minuteman Home Care	781-272-7177
Merrimack Valley	800-892-0890
Mystic Valley Elder Svs	781-324-7705
W. Suburban/Needham	781-964-5009
South Shore/Quincy	617-376-1247
City of Boston	617-635-3995
Cape Cod & Islands	800-334-9999
Plymouth County	800-231-1155
Bristol County/Attleboro	800-987-2510
Coastline Elder Svs	508-999-6400